

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
John Frederick Ruby, Jr  
Debtor

Case No. 14-01979-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: CGambini  
Form ID: fnldec

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2017.

db +John Frederick Ruby, Jr, 370 Lakeview Drive, York, PA 17403-4815

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 19, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2017 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
John F Goryl on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Steven M. Carr on behalf of Debtor John Frederick Ruby, Jr stevecarr8@comcast.net,  
njdodson@comcast.net  
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, and trade):

John Frederick Ruby Jr  
370 Lakeview Drive  
York, PA 17403

Chapter 13  
Case No. 1:14-bk-01979-RNO

Last four digits of Social-Security, Individual  
Taxpayer-Identification, Employer Tax-Identification No(s)(if  
any):  
xxx-xx-7938

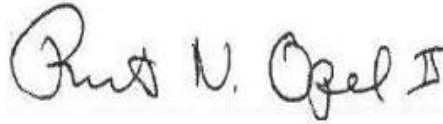
**FINAL DECREE**

The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED, Charles J. DeHart, III (Trustee)** is discharged as trustee of the estate of the above-named debtor(s); and the chapter 13 case of the above named debtor(s) is closed.

Dated: May 17, 2017

By the Court,

A handwritten signature in black ink, appearing to read "Robert N. Opel II". The signature is written in a cursive, flowing style.

Honorable Robert N. Opel  
United States Bankruptcy Judge  
By: CGambini, Deputy Clerk